Amendments to the Claims:

This listing will replace all prior versions, and listings, of the claims in the application:

Listing of Claims:

Claim 1 (amended) A method [that uses a precisely calculated working budget and cash flow leveraging mechanism to systematically accelerate debt pay off while expanding a budget's disposable income without a need to increase the budget cash flow income volume or cause budget cuts.] that reduces the repayment time of a loan comprising: [The method requires the budget to immediately pay the entire cash flow] a user's income be paid to and expenses be paid from a [to the cash flow] leveraging mechanism [prior to any expense or debt payments in order to maximize the leveraging effects and produce substantially greater front end profits than programs demonstrating back end interest cost savings] allowing non-scheduled "at will" cash or credit transactions; at least one bank checking or similar bank like product or service that allows "at will" deposits or payments and withdrawals or draws; the application of the floating payment formula to calculate additional principal only payments to the loan; a list of the user's income and expenses over a defined period of time.

Claim 2 (amended) The method [used in claim 1 uses specialized computer software to capture a budget's past, present and projected cash flow and debt load data for review, analysis and processing] in claim 1, wherein a listing of the user's net income and expenses over a defined period of time is a list provided by the user defining the user's income and expense items as chronological events over a time period having a start date and an end date of which a net positive flow of cash, money or other valuable resource is demonstrated by a more than adequate quantity or supply of income to meet expense demands at the end date.

Claim 3 (CANCEL)

Claim 4 (CANCEL)

Claim 5 (amend) The method [used in claim 1 systematically selects and targets each] in claim 1, wherein a loan is an installment type loan [for accelerated pay off in a specific order] of a debt of cash, money or other valuable resources and serviced by regularly scheduled installment payments to repay or pay down the principal balance, loan fees, interest and other associated costs.

Claim 6 (CANCEL)

Claim 7 (amended) The method [used in claim 1 accelerates debt pay off by budgeting regular (current and future) debt service payments] in claim 1, wherein the floating payment formula calculates varying future payment amounts on specific future dates when, and only when, the leveraging mechanism projects a balance that is equal to or greater than the initial starting balance of the leveraging mechanism [and the calculated (current and future)] and calculates varying future payment amounts occurring on those calculated dates to make "to principal only" payments [to targeted debt(s)] towards the loan during the user's accounting period by application of the following:

$A_{(0)}$ = is the initial or starting amount of the leveraging mechanism on date 0;

d = is the specific future date of the calculated payment occurrence within the user's accounting period;

$i_{(1\ldots d)}$ = is the sum total of the user's income from date 1 to payment occurrence on future date d;

$e_{(1\ldots d)}$ = is the sum total of the user's expenses from date 1 to payment occurrence on future date d;

$R_{(d)}$ = is the cash or credit balance on day of payment occurrence on future date d;

a = is a user defined percentage, ranging from 1% to 100%, of the cash or credit reserve;

then utilizing the afore assigned symbols, the balance of the leveraging mechanism on day d is calculated by $A_{(0)} + i_{(1\ldots d)} - e_{(1\ldots d)} = R_{(d)}$;

then on those dates d, that $A_{(0)} > R_{(d)}$, the floating payment formula stops the calculating and does not provide a loan principal payment amount however if $(A_{(0)} \leq R_{(d)}$, then the floating payment formula continues ;

then $(R_{(d)} - A_{(0)}) + A_{(0)}a$ is the amount available for payment to the loan principal on date d.

Claim 8 (amended) The method [used in claim 1 further accelerates debt pay off by allocating funds, formerly used to service each retired debt, as disposable income available to add to principal only payments on remaining debts] in claim 7, wherein the date of the first "to principal only" payment is calculated by the floating payment formula and is added to the user's chronological list of income and expense events as an expense event and the payment amount is defined by the user as a percentage between 1% and 100% of the initial leveraging mechanism amount on date 0.

Claim 9 (CANCEL)

Claim 10 (CANCEL)

Claim 11 (CANCEL)

Claim 12 (CANCEL)

Claim 13 (amended) The method [used in claim 1 uses a cash flow] in claim 1, wherein the leveraging mechanism [that allows a budget to execute daily cash in or cash out transactions as often as needed.] allowing non-scheduled "at will" cash or credit transactions is any type of bank checking, savings, money market account or similar depository allowing the user to freely deposit or pay to the account and withdraw or draw resources from the account to make transfers, payments or deposits of cash, money or other valuable resources freely transferable by the user into the user's checking or similar bank like account [The preferred leveraging mechanism would have no service fees, set up costs or transfer restrictions and can be set up in a single day].

Claim 14 (amended) The method [used in claim 1 may use cash flow] in claim 13, wherein the leveraging mechanism[s that are] is not limited to any bank [or], bank like product or service or traditional banking system[s] , is any type of credit or revolving credit accounts such as credit card, line of credit, letter of credit, margin account and any other type of credit account or depository that makes available cash, money or other valuable resources freely transferable by the user into the user's checking or similar bank like account.

Claim 15 (CANCEL)

Claim 16 (CANCEL)

Claim 17 (CANCEL)

Claim 18 (amended) The method [used in claim 1 works using a cash flow] in claim 13, wherein the leveraging mechanism [to leverage a budgets cash flow by having additional funds available for fluctuating income/expense or yet unknown financial events] allows the abundance of resources of the user to accumulate in the leveraging mechanism until such time that the accumulated resources totals or exceeds the original leveraging mechanism amount had on date 0, thus triggering an available occurrence to withdraw or a draw from the leveraging mechanism to be paid to the loan principal.

Claim 19 (CANCEL)

Claim 20 (amended) The method [used in claim 1 immediately pays the budget's to entire cash flow income to the cash flow leveraging mechanism to quickly reduce the time frame of any negative cash balance effects (interest charges)] in claim 1, wherein the leveraging mechanism is treated as a short term loan and in lieu of periodic payments to the leveraging mechanism all of user's income is paid to the leveraging mechanism the leveraging mechanism on the day the income is received .